

SUMMARY OF TECHNICAL AND LEGAL ISSUES BEHIND FLORIDA'S PROPERTY INSURANCE SCAM FOCUS ON FRAUDULENT/ILLEGAL DRYING AFTER A HURRICANE



3-8-25

Gary Rosen, PhD FLA Lic Building Contractor;
FLA Lic Mold Assessor and Mold Remediator,
FLA Independent Insurance
PHD Biochemistry UCLA
gary@mold-free.org

FLORIDA PROPERTY INSURANCE. BAD ACTORS ALL AROUND. WHO ARE THEY?

BAD ACTORS [GANGSTERS/CRIMINALS] ALL AROUND. Who are they?

Dry-Out Vendors [DOVs]. Always non-licensed in Florida, so-called Emergency Service Providers “dry” after hurricanes knowing that:

1. Drying after a hurricane NEVER restores. Is ALWAYS Fraud.
2. ALWAYS spreads contaminants resulting in sick homes/kids.
3. ALWAYS involves the illegal use of chemical biocides to cover up / hide the appearance and odor of failed drying.
4. Is both ALWAYS illegal by Florida Mold Law. And contrary to the established industry Standard for Water Damage Restoration: ANSI-IICRC S500-2021.
5. Is easy work for Dry-Out Vendors (DOVs). Does not require skilled/expensive/ State-licensed remediation contractors.
6. DOVs: No license requirements; no Workers Comp; no Permits; no compliance with Florida Laws. **GANGSTERS/CRIMINALS.**

- **Why dry after Hurricanes if FRAUD? If results in sick babies?**
- **Because DOVs get away with it. Let's hold them Accountable.**

BAD ACTORS ALL AROUND. WHO ARE THEY?

- **Public Adjusters/Plaintiff Attorneys (most)**. They sign a contract with the Policyholder but they secretly represent the interests of the Dry-Out Vendors. Policyholders: Choose wisely. [We work only with Claims Pro.]
- **Insurance Carriers**. They pay for drying after a Hurricane that NEVER restores. Leaves sick homes. Why? Drying followed by spraying illegal biocides saves \$\$\$. [For example, drying/spraying a kitchen costs \$2K-\$3K whereas a new kitchen costs \$40K-\$50K.] Its about the \$\$\$ and not fairness or safety for Policyholders. Carriers participating in massive scam.
- **Tallahassee**: Sold out Policyholders. Passed SB 2-A (12/22) that eliminated attorney's fee provisions that were in place to keep Insurance Carriers and Bad Vendors in check. SB 2-A was passed to eliminate Carrier/Vendor accountability. Now if there is Carrier fraud/wrong doing/ malfeasance, Carriers just say "sue me" but SB 2-A makes that impossible in most cases because it eliminated attorney's fees provisions. Carriers under SB 2-A had free rein to bleed you to death with legal fees.
- **IICRC Training**. Scam. Does not teach to their own ANSI-IICRC Standard.

- **Easy to fix DOV fraud after Hurricanes. Perform Post Drying Q/A Inspection. Test/ Inspect for hidden mold after drying. Prove the drying failed. Left a sick home. Prove Fraud.**

HOW WE FIGHT IMPROPER/ILLEGAL WATER DAMAGE DRY-OUT & INSPECTION PRACTICES AFTER HURRICANES

Improper/ illegal water damage dry-out & inspection practices after Hurricanes:

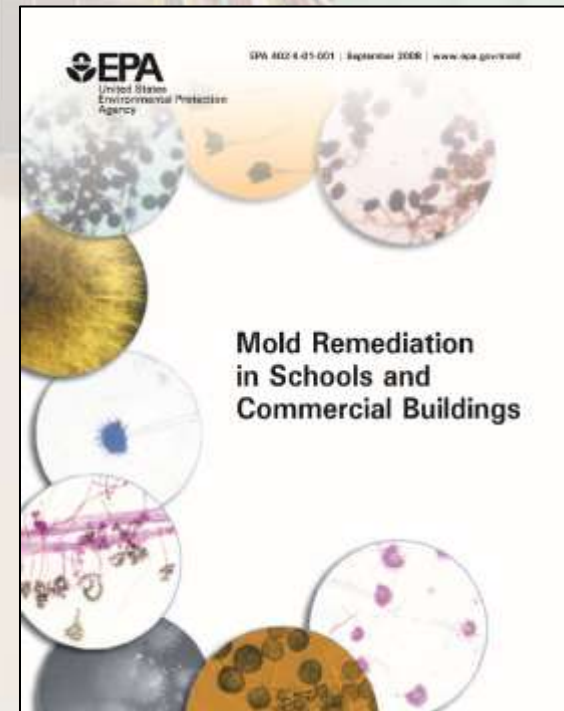
1. Causes mold. Always results in damaged, sick homes/ sick kids.
2. Spreads mold. Always results in damaged, sick homes/ sick kids.
3. Not compliant with State and Federal biocide laws. Always leaves biocide damaged, sick homes / sick kids.
4. 100% illegal by Florida Mold Remediation Law.
5. IICRC training scam. IICRC training is not based on ANSI-IICRC Standards.

- We fight Dry-Out Fraud by finding > 10 sq ft of mold after drying.
- When we find > 10 sq ft of mold after drying ... triggers FL Mold Remediation Law. Drying is then illegal Mold Remediation.
- Surface mold has been bleached and sprayed with biocides. Requires intrusive post-drying inspection to check for mold.
- Repeat: > 10 sq ft of mold after drying, drying is then illegal Mold remediation.
- No payment required for work that is proven illegal.
- No lien rights for work that is proven illegal.

EPA: MOLD GROWS FAST. DRY WITHIN 24-48 HOURS

Table 1: Water Damage – Cleanup and Mold Prevention

Guidelines for Response to Clean Water Damage within 24 – 48 Hours to Prevent Mold Growth*	
Water-Damaged Material†	Actions
Books and papers	<ul style="list-style-type: none">* For non-valuable items, discard books and papers.* Photocopy valuable/important items, discard originals.* Freeze (in frost-free freezer or meat locker) or freeze-dry.
Carpet and backing – dry within 24 – 48 hours‡	<ul style="list-style-type: none">* Remove water with water extraction vacuum.* Reduce ambient humidity levels with dehumidifier.* Accelerate drying process with fans.
Ceiling tiles	<ul style="list-style-type: none">* Discard and replace.
Cellulose insulation	<ul style="list-style-type: none">* Discard and replace.
Concrete or cinder block surfaces	<ul style="list-style-type: none">* Remove water with water extraction vacuum.* Accelerate drying process with dehumidifiers, fans, and/or heaters.
Fiberglass insulation	<ul style="list-style-type: none">* Discard and replace.



- EPA: Dry only within 24-48 hours. Otherwise remediate.
- But Carriers and Dry-Out Vendors [DOVs] always dry.
- Without EVER checking for MOLD before or after drying.
- Then DOVs/Carriers ALWAYS cover up failed drying with illegal chemicals that leave a toxic residue. Always leaves damaged, sick homes after Hurricanes. Massive fraud.

FOCUS ON CAUSING MOLD.

Improper/ illegal DOV/Carrier water damage inspection & dry-out practices after Hurricanes:

1. Cause mold. Always leaves damaged, sick homes.

- Drying [Structural/In-Place [Surface Only] Drying – aka IPD] after a Hurricane is a Massive Scam. NEVER restores
- Is ALWAYS Fraud in hot, humid, moldy Florida after Hurricanes.
- Science shows/proves that the elevated temperature of drying and lack of AC after Hurricanes actually accelerates mold and bacteria growth rather than stops/slows it.
- DOVs/Carriers know this which is why:
 - They ALWAYS apply illegal chemicals (that ALWAYS leave a toxic residue) to cover up/hide the appearance and odor of failed drying. Massive fraud/malfeasance.
 - DOVs/ Carriers do not ever perform Industry Standard post-drying Quality Assurance inspections that are mandatory by FL Construction Law. Massive fraud/malfeasance.
 - Perform your own Post-Drying Q/A Inspection. Test/Inspect for hidden mold after drying. Find mold. Prove Fraud.

FOCUS ON SPREADING MOLD.

Examples of Improper/ illegal water damage inspection & dry-out practices after Hurricanes:

2. Spread mold. Always leaves sick homes/ sick kids.

- Drying [so-called Structural or In-Place Surface Only Drying] after a Hurricane is ALWAYS a Scam.
- Is Fraud in hot, humid, moldy Florida.
- Drying ALWAYS results in the contamination of AC ducting.
- DOVs/Carriers NEVER perform post-drying Quality Assurance inspections of the ducting. Massive fraud/malfeasance.
- Test for hidden mold in the ducting after drying. Prove Fraud. Prove the drying spread mold. Left a sick home.



DRYING IS NOT COMPLIANT /ILLEGAL.

Improper/ illegal water damage inspection and dry-out practices after Hurricanes:

3. Not compliant with State and Federal biocide laws. Always leaves homes contaminated with toxic biocide residue. Result in sick homes/sick kids.

Drying after Hurricanes:

- ALWAYS causes/result/leaves hidden mold.
- ALWAYS spreads mold, contaminating ducting with mold.
- ALWAYS contaminates home and ducting with toxic biocide residue ALWAYS used to cover always up failed drying.
- ALWAYS leaves sick homes. Sick kids.
- Is ALWAYS illegal. ALWAYS NOT Compliant with Florida Laws/Industry Standards. Massive fraud/malfeasance.
- Easy to prove by Post Drying Inspection/Mold Testing.

DRYING AFTER A HURRICANE IS ILLEGAL/FRAUD.

Improper/ illegal water damage inspection and dry-out practices after Hurricanes:

4. 100% illegal by Florida Mold Remediation Law

468.8411 Definitions. (5)

“Mold remediation” means ...”

- “including preventive activities [such as drying]_ of mold or mold-contaminated matter of greater than 10 square feet...”
- Sanitizing [biocide / disinfectant use] ... of mold or mold-contaminated matter of greater than 10 square feet...

- Perform intrusive Post-Drying inspection with testing.
- Prove > 10 sq ft of mold after drying.
- Then you prove failed and illegal drying. Fraud.
- Get a copy of the DOV job cost breakdown.
- Find the illegal application of biocides used to cover up /hide failed drying. Fraud.
- Then you prove failed drying, fraud, and illegal biocide use.



In addition to Post Drying Testing, take a quality photo of the mold > 10 sq ft left by the DOV. Seeing is believing.

IICRC TRAINING SCAM

5. IICRC sponsored ANSI-IICRC S500-2021 Certification training DOES NOT teach to/with the ANSI-IICRC S500-2021 standard. Teaches you can always dry so long as you never perform Post-Drying [Intrusive] Q/A inspections.



- **Proprietary Training Guide.**
- **Used in IICRC sponsored water damage training classes. Why?**
- **No Q/A inspections required.**

- **ANSI-Approved Industry Standard.**
- **Not used in IICRC sponsored training classes. Why?**
- **Requires Q/A inspections.**

IICRC COVER UP REGARDING IPD

What is the IICRC “Cover Up” ...

- IICRC **WRT** (Water Damage Restoration Technician) training does not in any way use or teach to the actual current Peer Reviewed ANSI-Approved IICRC S500-2021 *Standard for Professional Water Damage Restoration* which forbids In Place [Surface Only] Drying... IPD.
- IICRC **WRT training** still teaches/is based on discredited IPD and the illegal use of biocides to cover up failed drying using the proprietary Legend Brands’ Training Guide.



- Because it is what they learned in IICRC WRT training, WRTs always perform IPD. And it must be OK because Carriers pay.
- That’s the IICRC Cover Up. Scam/Fraud.
- Perform intrusive Post Drying QA Assessment. Find > 10 sq ft of mold. Prove drying failed. Prove drying was illegal.
- Open new claim. Sue.

IICRC WATER DAMAGE CONTRACTOR TRAINING SCAM.

The IICRC WRT training program is a massive SCAM/FRAUD. Why?

- IICRC WRT training does not teach with (does not use) the IICRC's own ANSI-Approved IICRC S500-2021 *Standard for Professional Water Damage Restoration* which forbids IPD.
- IICRC WRT training uses the Legend Brands' training guide: *The Complete Guide to Cleaning and Restoration*
- Legend Brands is the world's largest drying equipment and biocide manufacturer. Their Guide teaches IPD.
- And that no inspections ever needed.
- And to use (Legend Brands') biocides to cover up failed drying. Buy a copy of the Standard and LB Training Guide. See for yourself.



WRTs are trained to always perform IPD ... instead of replacing/ remediating/ rebuilding.

- Why? Its about the \$\$\$. Carriers save \$\$ by paying for IPD — blowing air on surfaces until surfaces test dry.
- Instead of remediating/ replacing/ rebuilding.
- IPD is then always followed by illegal biocide application to cover up the appearance and odors of microbial growth.
- Instead of remediating/ replacing/ rebuilding. That's what WRTs are taught.
- That's the IICRC Cover Up/ Training Scam .
- We perform Post Drying (Intrusive) Assessment.
- We find the damage caused by the WRT. We find the fraud/illegal drying.
- Open new (large) claim for damages from failed drying. Illegal biocide use. Sue DOV.



IICRC COVER UP . NO INSPECTIONS

WRTs are trained to NEVER perform IICRC S500-2021 defined Initial Inspections for hidden mold or IICRC defined Post drying inspections for hidden mold. Even though both are ANSI/IICRC S500 mandatory.

- Why? Its about the \$\$.
- If microbial growth is found before drying, then per IICRC do not dry. Remediate, remove, replace only. So ...
 - WRTs are trained to not check for hidden mold before drying.
- If microbial growth found after drying, then per IICRC drying failed. Remediate, remove, replace. So ...
 - WRTs are trained to not check for hidden mold after drying.
- IICRC Training Cover Up/Scam.
- Perform a Post Drying QA (Intrusive) Assessment. Find the damage caused by failed drying. Open new (large) claim.

HOW TO CHALLENGE ILLEGAL / FRAUDULENT DRY-OUTS AND ALWAYS WIN.

Here's the DOV drying scam/fraud after a Hurricane.

- **ANSI-IICRC S500 2021 defines Restore/ Restoration as: “to return a damaged structure, system, or contents to a normal, former or pre-damage state ...**
- **Either by restorative drying or remediation remove/ replace/ rebuild.**
- **If mold do not dry. If mold, drying will not restore. Is Fraud/Scam. ALWAYS mold after a Hurricane.**
- **DOVs are not licensed remediators / cannot remediate. And don't want to stay home after a Hurricane. They always want to dry. Make \$\$.**
- **DOVs then ALWAYS cover up / hide failed drying with illegal biocides that leave a toxic residue and hurt/poisons kids.**

The Proof is in the Puddin' Are You Eating the Puddin'?



The end result is the mark of
the success or failure of
one's efforts or planning

- **Easy to fight the DOV Scam/Fraud and ALWAYS win.**
- **Perform an intrusive Post Drying Q/A inspection with mold testing.**
- **Prove drying after Hurricane was illegal Mold Remediation by finding > 10 sq ft of mold triggering FL mold law. And failed drying.**
- **Sue the DOV. The new ruling: 1.510(c) makes this possible.**



NAERMC

National Association of Environmentally
Responsible Mold Contractors

www.Free-Mold-Training.org
Gary Rosen, PhD President





www.Mold-Free.org
Gary Rosen, PhD Pres.



GARY ROSEN, PH.D. LEED AP

www.Mold-Free.org www.Free-Mold-Training.org



Dr. Rosen has written the mold and water damage training as well as the Exam for the NAERMC State of Florida Mold Assessor & Remediator License program.

Florida Licenses & Certifications (All current)

- Building Contractor CBC1250821; Mold Assessor MRSA95; Mold Remediator MRSR417; Independent Insurance Adjuster D082664; Mold Toxicologist; Certified Mold Hygienist
- DBPR Exam Developer & Training Provider: Initial License Mold Assessor & Remediator
- President of the National Association of Environmentally Responsible Mold Contractors
- IICRC: Certified WRT & Fire and Smoke

Academic Honors and Awards

- Post-Doctoral Fellow for Nobel Laureate Dr. Paul D. Boyer. Dr. Boyer won the 1997 Nobel Prize in Chemistry. Research funded by the U.S. Dept of Energy.
- UCLA: Doctorate Biochemistry & Molecular Biology
- California Board of Regents Fellowship (Ph.D. program)
- University of Florida: Graduate B.S. Chemistry with Honors.

Court Ruling: CACE17017343 Hon. Martin Bidwill CIRCUIT JUDGE

- "Gary Rosen, Ph.D. may testify that reported symptoms are consistent with exposure to toxic mold." 7/11/22 Cartwright v. SCG Atlas Gatehouse on the Green